

Table I.A.2.b(2006) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2006

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	41.2%	67.2%	50.6%	35.6%	20.3%	12.0%	59.5%	16.6%
Industry group **								
Agric., fish., forest.	62.8%	70.7%	56.2%	47.0%	.	.	65.9%	37.1%
Mining and manufacturing	38.2%	61.6%	45.2%	30.6%	.	.	48.7%	19.7%
Construction	62.2%	72.4%	52.1%	50.5%	.	.	65.6%	35.5%
Utilities and transp.	35.5%	56.9%	40.2%	41.2%	.	.	50.6%	22.8%
Wholesale trade	42.0%	68.7%	54.5%	40.6%	.	.	61.2%	12.6%
Fin. svcs. and real estate	32.4%	68.9%	56.0%	35.8%	.	.	63.7%	11.1%
Retail trade	25.8%	64.1%	44.3%	25.8%	.	.	53.6%	9.1%
Professional services	50.3%	68.1%	54.3%	36.0%	.	.	61.9%	29.8%
Other services	39.0%	64.6%	48.7%	33.2%	.	.	56.7%	13.0%
Ownership								
For profit, incorporated	38.3%	66.3%	48.8%	35.2%	.	.	57.6%	15.3%
For profit, unincorporated	48.9%	65.9%	53.2%	30.1%	.	.	61.6%	18.0%
Nonprofit	51.3%	78.0%	62.1%	42.3%	.	.	69.1%	26.7%
Age of firm								
Less than 5 years	55.0%	62.3%	50.2%	28.8%	.	.	58.3%	20.8%
5-9 years	52.1%	63.0%	48.9%	22.1%	.	.	57.0%	18.8%
10-19 years	50.5%	64.8%	50.0%	35.7%	.	.	58.5%	18.0%
20 or more years	42.7%	71.6%	51.3%	38.0%	.	.	61.0%	21.3%
Unknown	8.8%	65.6%	50.5% *	28.8% *	.	.	57.0%	7.2%
Multi/single status								
2 or more locations	17.5%	53.7%	48.6%	33.6%	.	.	44.7%	14.9%
1 location only	58.6%	67.4%	50.8%	36.6%	.	.	60.5%	33.0%
Percent full-time employees								
Less than 25%	37.4%	71.3%	62.6%	34.9%	.	.	64.5%	13.7%
25-49 %	31.8%	67.9%	47.9%	32.6%	.	.	56.7%	8.4%
50-74 %	41.5%	66.8%	46.5%	30.1%	.	.	59.4%	13.9%
75% or more	42.2%	67.0%	50.9%	36.7%	.	.	59.4%	18.2%
Union presence								
No union employees	42.8%	67.0%	50.0%	34.2%	.	.	59.1%	13.9%
Has union employees	41.3%	74.4%	65.1%	56.6%	.	.	69.6%	33.3%
Unknown	15.3%	70.4%	44.2% *	39.9%	.	.	58.1%	9.9%
Percent low wage employees								
50% or more low wage	29.2%	64.3%	48.7%	29.5%	.	.	55.8%	11.1%
Less than 50% low wage	45.0%	67.8%	50.9%	37.4%	.	.	60.2%	19.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b(2006) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2006

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.91%	1.77%	1.00%	0.96%	0.93%	0.88%	0.71%
Industry group **								
Agric., fish., forest.	5.39%	6.23%	13.44%	11.38%	.	.	5.71%	10.21%
Mining and manufacturing	2.38%	4.84%	4.93%	4.48%	.	.	2.82%	2.36%
Construction	2.25%	2.99%	3.43%	3.54%	.	.	2.67%	4.56%
Utilities and transp.	4.31%	9.34%	8.82%	8.47%	.	.	6.03%	3.30%
Wholesale trade	1.03%	3.70%	2.58%	4.96%	.	.	2.26%	1.94%
Fin. svcs. and real estate	1.06%	2.25%	5.94%	3.10%	.	.	2.43%	1.25%
Retail trade	1.24%	3.74%	3.93%	3.65%	.	.	2.73%	0.64%
Professional services	0.87%	1.54%	2.21%	2.44%	.	.	1.41%	2.11%
Other services	1.27%	2.61%	3.84%	2.40%	.	.	1.30%	1.20%
Ownership								
For profit, incorporated	0.78%	1.29%	2.07%	1.31%	.	.	1.16%	0.92%
For profit, unincorporated	1.09%	1.41%	4.23%	3.92%	.	.	1.39%	2.77%
Nonprofit	1.85%	3.32%	3.97%	3.02%	.	.	2.06%	1.92%
Age of firm								
Less than 5 years	2.43%	3.40%	5.39%	6.42%	.	.	2.80%	5.91%
5-9 years	2.15%	2.39%	4.21%	2.12%	.	.	2.63%	1.79%
10-19 years	1.33%	2.64%	2.43%	3.85%	.	.	1.78%	1.85%
20 or more years	0.90%	1.27%	2.06%	1.33%	.	.	1.10%	1.20%
Unknown	0.75%	8.34%	15.82% *	11.60% *	.	.	7.99%	0.67%
Multi/single status								
2 or more locations	0.83%	6.07%	4.49%	1.99%	.	.	1.69%	0.83%
1 location only	0.93%	0.94%	1.78%	1.67%	.	.	0.93%	2.47%
Percent full-time employees								
Less than 25%	1.68%	4.95%	7.73%	5.85%	.	.	2.63%	1.52%
25-49 %	2.15%	4.32%	6.34%	5.33%	.	.	2.95%	1.24%
50-74 %	1.22%	1.89%	3.26%	2.65%	.	.	1.68%	1.25%
75% or more	0.77%	1.13%	1.99%	1.10%	.	.	1.09%	0.97%
Union presence								
No union employees	0.64%	0.94%	1.73%	0.96%	.	.	0.87%	0.54%
Has union employees	2.07%	4.85%	9.48%	8.53%	.	.	3.84%	2.49%
Unknown	2.29%	8.70%	13.87% *	7.59%	.	.	7.66%	1.54%
Percent low wage employees								
50% or more low wage	1.13%	1.76%	3.24%	2.87%	.	.	1.21%	0.64%
Less than 50% low wage	0.95%	1.32%	2.09%	1.06%	.	.	1.22%	1.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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